

In re:
Keith A. Sykes
Debtor

Case No. 20-14227-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 29, 2021

User: admin
Form ID: 318

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2021:

Recip ID	Recipient Name and Address
db	+ Keith A. Sykes, 8 Oxford Drive, Morgantown, PA 19543-8851
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14575760	+ Albert John DePalantino and Company PC, 19 Short Road, Doylestown, PA 18901-3212
14564381	+ BB&T Bank, 750 Crossings Blvd, Elverson, PA 19520-9075
14554366	+ CAPITAL ONE BANK USA NA, c/o Joshua McNamara, Esquire, 2 Industrial Way West, Eatontown, NJ 07724-2265
14554367	+ CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS COURT, KENNESAW, GA 30144-5897
14554368	+ COLLECTION BUREAU OF HUDSON VA, PO BOX 846, NEWBURG, NY 12551-0846
14554361	CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
14575761	+ E-ZPass, Pennsylvania Turnpike Commission, E-ZPass Customer Service Center, 300 East Park Drive, Harrisburg, PA 17111-2729
14554362	+ Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
14554359	+ Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
14575762	+ Farmer's Insurance, c/o Brown & Joseph, LLC, One Pierce Place, Suite 700W, Itasca, IL 60143-2606
14575763	+ Farmers Insurance, P.O. Box 0991, Carol Stream, IL 60132-0991
14554372	+ KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr., Philadelphia, PA 19106-1541
14575764	LabCorp, Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
14554374	MIDLAND MORTGAGE, PO BOX 268959, F MIDFIRST BANK, OKLAHOMA CITY, OK 73126-8959
14575765	+ Maillie, 500 North Lewis Road, Royersford, PA 19468-1119
14575766	+ Main Line Health, Patient Payments, POB 780163, Philadelphia, PA 19178-0163
14564382	+ National Bankruptcy Services LLC, 14841 Dallas Parkway, Ste. 300, Dallas, TX 75254-7883
14575767	PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
14575768	+ Penn Medicine, UPHS Physicians Patient Pay, POB 824406, Philadelphia, PA 19182-4406
14564383	+ Sherwin Williams, c/o DeHann & Bach, 25 Whitney Drive, Suite 106, Milford, OH 45150-8400
14575769	+ The Law Office of Daniel M. Hanifin, 134 North Church Street, Suite 2, West Chester, PA 19380-3077
14564384	+ The Sherwin Williams Co., 191 Eagleview Blvd., Exton, PA 19341-3060
14554360	+ Trans Union, P.O. Box 1000, Chester, PA 19016-1000
14554377	+ US DEPT. OF EDUCATION/GLELSI, PO BOX 7860, MADISON, WI 53707-7860

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jan 30 2021 06:13:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 30 2021 01:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14554364	+ EDI: AMEREXPR.COM	Jan 30 2021 06:13:00	AMERICAN EXPRESS, P.O. BOX 981537, EL PASO, TX 79998-1537
14554365	EDI: CAPITALONE.COM	Jan 30 2021 06:13:00	CAPITAL ONE BANK USA NA, PO BOX 85015, RICHMOND, VA 23285-5075
14554369	+ EDI: WFNNB.COM		

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14554370	+ EDI: WFNNB.COM	Jan 30 2021 06:13:00	COMENITY BANK/POTTERY BARN, PO BOX 182789, COLUMBUS, OH 43218-2789
14554363	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jan 30 2021 06:13:00	COMENITYCAPITAL/BOSCOVS, PO BOX 182120, COLUMBUS, OH 43218-2120
14554371	+ EDI: PHINGENESIS	Jan 30 2021 01:47:00	Chex Systems Inc., ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
14554373	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2021 06:13:00	INDIGO - CELTIC BANK, PO BOX 4499, BEAVERTON, OR 97076-4499
14554374	EDI: AISMIDFIRST	Jan 30 2021 02:30:21	LVNV FUNDING LLC, 55 BEATTIE PLACE, GREENVILLE, SC 29601-5115
14554375	+ EDI: NFCU.COM	Jan 30 2021 06:13:00	MIDLAND MORTGAGE, PO BOX 268959, F MIDFIRST BANK, OKLAHOMA CITY, OK 73126-8959
14554376	EDI: PRA.COM	Jan 30 2021 06:13:00	NAVY FCU, 820 FOLLIN LANE, VIENNA, VA 22180-4907
14558580	+ EDI: PENNDEPTREV	Jan 30 2021 06:13:00	PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, STE 100, NORFOLK, VA 23502
14558580	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2021 06:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14564385	+ Email/Text: vci.bkcy@vwcredit.com	Jan 30 2021 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
		Jan 30 2021 01:47:00	VW CREDIT INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2021 at the address(es) listed

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below:

Name	Email Address
GEORGE M. LUTZ	on behalf of Debtor Keith A. Sykes glutz@hvmlaw.com amerkey@hvmlaw.com;r49419@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Keith A. Sykes	Social Security number or ITIN	xxx-xx-6370
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-14227-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keith A. Sykes

1/28/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.